# Internship Report
# on
# General Banking Activities of Rupali Bank PLC: A Study on Maldhapatti Branch, Dinajpur

*This report is submitted to the faculty of business studies Hajee Mohammad Danesh Science and Technology University, Dinajpur, for the partial fulfillment of the degree of Master of Business Administration MBA in Accounting and information System*


Prepared By
Rajwona Sharmin
Student ID: 1703015
MBA in Accounting and information Systems
Semester: III-2022, Batch 10th
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

Supervised By
Saiful Islam, ACMA
Associate Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.



Hajee Mohammad Danesh Science and Technology University
Dinajpur-5200, Bangladesh
June, 2024

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Approved by

Supervisor
Saiful Islam, ACMA
Associate Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Co-Supervisor
Md. Mamunar Rashid
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Hajee Mohammad Danesh Science and Technology University
Dinajpur-5200, Bangladesh

June, 2024

# Acknowledgement

At the very beginning, I would like to convey my heartfelt thanks to Almighty God for the strength and poise to successfully complete this endeavor within the stipulated time frame. It recognized that internship program is one of the very core components of MBA degree. Each MBA student is having his own schedule of being placed in different organization to learn something within the time just observing the daily practices of the organization. About internment: I got my internment from the Rupali Bank PLC at Maldhapatti Branch of Dinajpur. sincerely, acknowledgement I extend my warm and sincere thanks to my intern supervisor, Saiful Islam, ACMA, Associate Professor, Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for his deliberate counseling during my internship.

I am glad to say that I have completed my internship report as well. I cannot thank him enough for his passionate acknowledgement and support throughout the formulation of this phase of the study that has enabled me to produce this work with ease.

In addition, I would like to extend my special thanks to the Manager of this branch because he / she provided me all the essential facilities and encouragement to gain the practical experience as well as knowledge. Now at this point I would like to pay memory to those people in banking fraternity who welcomed me as their member and with whom I worked for last 45 days. All the officials and members of Rupali Bank PLC, I am very much honored to work at Rupali Bank PLC and their great support during my Internship Program and for all the guidance and suggestions.

Rajwona Sharmin
Student ID: 1703015
MBA in Accounting and information Systems
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED
Assures Better Service
Maldapatty Branch, Dinajpur
e-mail: br-4523@rupalibank.org; Phone: +880 96 14016495

মুজিববর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি

Date: 27-05-24

# TO WHOM IT MAY CONCERN

This is to certify that, **Rajwona Sharmin**, having student ID No. 1703015, MBA in Accounting and Information Systems, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed her internship from 01/01/2024 to 18/05/2024 total 90 (Ninety) working days internship program at Rupali Bank Limited, Maldapatty Branch, Dinajpur. During her internship period found her good moral attitude and sound behavior.

We wish her every success in life.

Abul Khayer Md. Shhiduzzaman
Senior Principal Officer
& Manager
Rupali Bank Limited
Maldapatty Branch
Dinajpur-5200

AKM Shhiduzzaman
Manager (S.P.O)
Rupali Bank PLC.
Maldapatty Br.Dinajpur
Mob: 01810684450

# Certificate of Supervisor

I hereby declare that the entitled report "General Banking Activities of Rupali Bank PLC" Maldhapatti Branch, Dinajpur is a useful record of internship work done by Rajwona Sharmin, Student ID: 1703015, MBA in Accounting and information Systems, Hajee Mohammad Danesh Science and Technology University, Dinajpur she has completed her internship under my supervision and submitted this report as required for the partial fulfillment of the degree of Master of Business Administration (MBA) at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish her every success in life.

.....

Saiful Islam, ACMA
Associate Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

# Certificate of Co-supervisor

I hereby certify that the entitled report "General Banking Activities of Rupali Bank PLC" Maldhapatti Branch, Dinajpur is a useful record of internship work done by Rajwona Sharmin, Student ID: 1703015, MBA in Accounting and information Systems, Hajee Mohammad Danesh Science and Technology University, Dinajpur. She has completed her internship under my Co-supervision and submitted this report as required for the partial fulfillment of the degree of Master of Business Administration (MBA) at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish her every success in life.

.....

Md. Mamunar Rashid
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

# Student's Declaration

I hereby confirm that all the materials contained in this internship report are solely my own work and are not copied or plagiarized from any source on any manner. This report, A Case Study on Maldhapatti Branch, Dinajpur, describes my works and activities I have done or performed only but under the kind guidance of my supervisor Saiful Islam ACMA, the Associate Professor of Accounting Department of Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I also declare that in this report there is no other previous work or information from any other University or Institution for any degree or any other reason.

.....

Rajwona Sharmin
Student ID: 1703015
MBA in Accounting and Information System
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

# ABSTRACT

With an emphasis on the company's business operations, performance, customer satisfaction, and key strategies, this study offers a thorough overview of Rupali Bank PLC. Due to their ability to raise capital and provide loans to a wide range of industries, commercial banks are essential to economic growth. The study makes use of secondary and quantitative data sources, such as financial statements, bank annual reports, customer opinions, and previously published works. Supported by its corporate philosophy, vision, mission, core values, and strategic objectives, Rupali Bank PLC strives for client satisfaction, ethical standards, and a technology-focused approach. The bank's loan distribution and deposit mobilization have both increased, contributing to its outstanding financial performance. In order to improve overall banking operations and consumer happiness, the research also offers recommendations for technology support, employee training, and customer service.

Key Words: SWOT, ATM, customers services, RTGS

# Table of Content


| | Title | Page no. |
|---|---|---|
| Chapter | Acknowledgement | i |
| | Certificate from the organization | ii |
| | Certificate of Supervisor | iii |
| | Certificate of Co-supervisor | iv |
| | Student's declaration | v |
| | Abstract | vi |
| | Contents List of tables | vii-viii |
| Chapter 1 | Introduction | 1-3 |
| 1.1 | Background of the Study | 1 |
| 1.2 | Origin of the study | 1 |
| 1.3 | Objective of the Study | 2 |
| 1.3.1 | General Objective | 2 |
| 1.3.2 | Others Objective | 2 |
| 1.4 | Rationale of the study | 2 |
| 1.5 | Scope of the study | 3 |
| Chapter 2 | Literature Review | 4-7 |
| Chapter 3 | Methodology of the study | 8-9 |
| 3.1 | Methodology of the study | 8 |
| 3.2 | Data Collection | 8 |
| 3.2.1 | Classification of Data | 8 |
| 3.3 | Limitation of the Study | 9 |
| Chapter 4 | General banking activities of Rupali bank PLC | 10-23 |
| 4.1 | Account Opening Section | 11 |
| 4.1.1 | Current Account | 11 |
| 4.1.2 | Fixed Deposit Receipt (FDR) | 12 |
| 4.1.3 | Savings Account | 12 |
| 4.1.4 | Short Term Deposit Account | 13 |
| 4.1.5 | Dishonor of Cheque | 13 |
| 4.1.6 | Interest Rates | 14 |
| 4.2 | Accounting Opening Procedure | 14 |
| 4.2.1 | Documents required for opening an account | 15 |

| | | |
|---|---|---|
| 4.2.2 | Closing of an account | 16 |
| 4.3 | Deposit Section | 17 |
| 4.4 | Cash Section | 17 |
| 4.5 | Clearing house | 18 |
| 4.6 | Account Section | 19 |
| 4.7 | Services of Rupali Bank PLC | 20 |
| 4.7.1 | Credit Facility | 20 |
| 4.7.2 | Utility service | 21 |
| 4.7.3 | Remittance Services | 21 |
| 4.7.4 | Special Savings Scheme | 21 |
| 4.8 | Types of Loan and advances | 22 |
| 4.9 | Foreign Exchange | 23 |
| Chapter 5 | Analysis and Interpretation | 24-26 |
| 5.1 | Recommendations | 24 |
| 5.2 | SWOT ANALYSIS | 24 |
| Chapter 6 | Findings and Suggestions | 27-28 |
| 6.1 | Findings | 27 |
| 6.2 | Suggestions | 27 |
| Chapter 7 | Conclusion, Policy Implication and Future work | 29-30 |
| 7.1 | Conclusion | 29 |
| 7.2 | Policy Implication | 29 |
| 7.3 | Future work | 30 |
| | References | 30-32 |

# Chapter 1

# Introduction

## 1.1 Background of the Study

In this paper, it will be seen that the banking structure and system is something that is fundamental for the rapid growth of any economy. It can assist in formulating capital which in turn results to capital creation and hence economic growth. Deposits, especially small ones that are scattered throughout the country, must be channeled through the banking systems and then invest in productive areas of the country. Commercial banks are the most important centre of financial development and they are capable of generating additional demand for purchasing power. Importance of commercial banks, both as agents where people deposit their hard earned cash thus accumulating saving of the society and as dealers in credit to members of the society for economic projects is well articulated by many economic. However, this also means that the place of the key role in such credit accommodating variety of types of borrowers to provide the necessary flexibility to direct the funds from the less urgent to the more urgent use, and thus help to a considerable extent to finance change and progress in an and the role of the commercial banking.

This in volves the accumulation of deposits and management of the same by a commercial bank. For a customer's deposit which may be a demand deposit or time deposits with varying tenures, the bank also provide cheque facilities and also paid interest. A commercial bank provides credit via loans and by purchasing other securities privately which are either partly or wholly underwritten by the commercial banks on the borrowers' behalf. For additional services besides banking, a number of commercial banks provide services on remittance, credit information of the clients, financial planning, and debt collection, among other services. Moreover, banks provide their clients with a range of services related to granting trust. It can be distinguished by corporate trust services – services connected with bonds emission, and by personal trust services, under which they manage their clients' property.

## 1.2 Origin of the study

As an MBA student when writing this paper every one must offer a practical orientation in any organization to meet some of the necessities of the three months internship regime. The primary goal of the program, therefore, is to bring the students into real life scenarios. This information is harmonized and compiled as one of the requirements of the internship for the

MBA students. This report is designed for the purpose of internship program which consist of a major research based on the analyses of the whole banking system of Rupali Bank PLC. People always require the kind of knowledge that they can apply in real life for them to exhaust the knowledge they gain from their theory. With this in mind the element of an internship program was incorporated within the MBA curriculum. The objective of this analysis is therefore to ensure that the student is introduced to the kind of working situation found in an organization as well as gain practical experience on the application of course knowledge. Nevertheless, theories are found to have slight differences with the real practices that are in operation. After capping off my studies as a student of the Faculty related to Business Studies, in Hajee Mohammad Danesh Science and Technology University, Dinajpur, I aim to acquire an Internship in one of the most prestigious banks, which will prove advantageous to my future career. Luckly, I was given the opportunity to carry out my internship at the Rupali Bank PLC. It has been a 90 days practical training program for the participants. This specific report is caused by the request of Rupali Bank PLC and in addition my degree.

## 1.3 Objective of the Study

The objectives from the study tend to be classified into two groups at the general objective and particular objectives.

### 1.3.1 General Objective:

The specific purpose of the study is to get a general banking concerning the banking profession which is Rupali Bank PLC.

### 1.3.2 Others Objective:

i. To have a thorough awareness of the current general banking environment related to Rupali Bank PLC.
ii. To identify general banking activities related to Rupali Bank PLC.
iii. To provide recommendations for the actual methods with regard to enhancement within plan as well as methods.

## 1.4 Rationale of the study

The completion of a successful MBA involves a primary and supplemental education to grasp more of the real life experience as well. The faculties and the authorities have always attempted to feed our knowledge with diverse materials to read, the information's and the other events that are useful to enlighten the students about the real business world. The internship report is one of the activities, which not only help us to get awareness about the business but also prepare us for the competitive corporate world. Hence, I have been selected to intern in Rupali Bank PLC (Maldhapatti Branch) and perform my internship for 90 days to be more experienced practically.

## 1.5 Scope of the study

This paper aims to provide various information on the general operation of Rupali Bank PLC in details. It explores the system of operation of the bank, the services and products that are offered by the bank and some of the experiences of the customer at the Rupali Bank PLC, Maldhapatti Branch. The study offers the necessary information towards understanding the prevailing banking landscape, assessing the bank’s performance, accompanied by the discovery of areas of concern. Further, the work provides suggestions for the general improvement of banking services offered by the bank, as well as to the development of the banking industry as a whole, thus enriching the theoretical database and the variety of practical approaches among banking institutions.

# Chapter 2

## Literature Review

Up to the present research could be done on the method of numeric, qualitative and quantitative of general banking actions, measuring the assurance of customers of general banking actions and resources of general banking actions. The examined articles in order to prepare this particular report are the following: The examined articles in order to prepare this particular report are the following:

Based on M. K Splash and D. Michael. Mahatma (2005),

Achieving the customers' needs is therefore some things that are available from the General Banking Actions, results that businesses need to identify for better satisfaction of consumers. These provide information about specific skills/strengths and areas of improvement, their position regarding competitors, trend line for long term vision/planning. By managing General Banking Activity it is possible to direct attention to customers' solutions and encourage increasing regions of general performance and processes inside the firm.

Kotler (1999) Additionally, it was pointed out that satisfaction can be a function of identified performance and anticipations which defines feelings of the person, appeared as a result of comparison of actual perceived performance of a product in relation to expectations of a certain person. In this digital era, getting feedback from consumers and customers proves to be a crucial necessity for many companies and organizations. It provides a form of snapshot of how they may be doing it right, how they may be doing it wrong and even potential opportunities that exist in either enhancing operations or the relationships shared. But acquiring and categorizing this form of feed back in unhelpful method whereby the feed back can easily be sorted and brought to the proper section in the business is often problematic.

Levesque. T McDougall, Gary. H. G. (1996) focused on Determinants of Customer Satisfaction in retail banking and the study examined the most influential determinant of customer satisfaction, customer care, and future behavior intention in the retail banking industry. The study reveals the following factors that can be key service quality proportions (such as being hired on the first try). This relates to aspects like interest rate rivalry, conflicts in program delivery, service delivery issues, services that are used to fix the problem, and the products used among others. Most importantly, the research identifies that service issues and also the bank's service recovery capability play a key role in influencing the customer care and intent to switch banks. Nonetheless, the result does not imply to the vision that increased satisfaction with problems reported contributes to higher customer satisfaction or stronger

‘closeness’ with the customer with the specific provider. In the very best case, a satisfaction trouble recovery results in the exact same degree of client treatment as if a challenge had not emerged.

In accordance with, M. S. Khondaker and also M. Z. Mir (2006), General Banking Activities can be categorically ignored as a field for efficiency measurement in almost all the least Developed Nation (LDCs) around the Globe and Bangladesh as a part of such globalization is no exception. Like many LDCs. Bangladesh can be experiencing pressure from the IMF, the World Bank, ADB etc. to be in a position to undertake revolutionary changes in its unproductive financial structure. Based on Anecdotal Evidence, state owned commercial banks (SCBs) have been forced to such a market share position that they are almost latent due to poor services/top quality from the customers’ perspective. On the other hand, private and overseas commercial banks in such similar social, economical and/ or cultural context are relatively expanding in sync with enhanced profitability and market share.

Rullis, H. (2011) The objective of this research would only be to just verify if the customer satisfaction with web banking high quality is high and therefore customer loyalty is established. To investigate the above hypothesis, we can utilize the Internet Banking Quality Essential Variables examining internet banking ownership and customer’s loyalty. From the analysis of several studies, some of them have noted the perception of general banking users that they are satisfied with banking reliability, banking user-friendliness and general banking quality. Investigation Methods utilized: In this part, only literature review and the general idea of the survey have been investigated, along with the data description and evaluation of the selected variables.

Naik, C.N.K. (2010) Service Quality is actually pivotal with regard to satisfying clients, retaining all of them and making loyalty. This investigation uses SERVQUAL to investigate the space between awareness and expectations from the customer, concerning using the service of retail units. Five dimensions operating quality tangibility, reliability, responsiveness, empathy and assurance happen to be considered with this empirical investigation. General reason for this research is to understand some Parameters that impact customers' satisfaction. Results associated with research demonstrated that services provided by retail models have a good impact and therefore are significant within building client satisfaction.

Zafar, M. (2012) The fundamental aim of the study would be to explore most typical constructs with regard to quality associated with banking providers, which influence client satisfaction and look at the effect of client satisfaction on client loyalty within the context associated with banking associations. The outcomes of the research show that there's a good

and substantial link between client satisfaction and constructs associated with service high quality like tangibility, dependability, competence, conflict handling and additional study deduced that client satisfaction is favorably significant associated with customer devotion. The actual pointed out studies, publications as well as publications happen to be accustomed to create obvious ideas concerning the subject common financial action so that as the guide to organize and arrange this particular statement.

This research paper aims toward evaluating the gratification level of customers in the context of Indian banking by identifying various dimensions such as human behavior and information technology. In this journal it shows the efforts made about the research and findings mainly it focused on the quality of services, convenient and price factors that are directly affects the level of customer satisfaction. This is especially so given the fact that Rajasthan is a state that is well endowed in terms of bank transactions; it is, in fact, possible for every person to open at least two accounts where they can stand to gain from one of the information technology based service as noted by Kaura (2015). During the time of the internship, many people were opening many new accounts because of the good services offered and; numerous price options and the convenience of the transactions. It is true that Some authors in their journal describe it actually happened in Laxmi bank. Thus the study has revealed a relationship existing between the services, convenience and price offered and the overall satisfaction of the customer.

The research journal of Amudha Ramachandran further looks into the aspect of customer satisfaction whereby it evaluates satisfactorily indicators through different perspectives including the time taken for a particular customer to be served or the organization's customer complaints response time. When it comes to the reason why many users have closed their accounts, the research revealed that it is due to sluggish banking facilities (Ramachandran, 2012). Customers always run after satisfaction through quality service delivery but in an attempt to achieve customers satisfaction it has to compensate failure in service delivery. At Laxmi Bank, one important factor was also mentioned by the customers and this is that slow service was one of the main problems they faced and this led to a reduction in the number of customers.

From Sanjit Kumar Roy's article on the study on the impact of fairness relative to trustworthiness and trust in banking, the article expounds in details on how fairness is a core foundation of most organizations and mainly for a bank to build and sustain a strong bond with its customers. According to this article, it have shown that being fair enhances the likelihood of attracting more clients in the bank and also enhance other factor relating to the aspect of the bank in relation to other banks (Roy, 2015). The presented article seems to be

linked very closely with the report. Based on the information presented in the previous sections, we can establish that Laxmi Bank pays attention to the customer value and the corresponding elevation of customer satisfaction. Its aim is to try to increase the service quality to the customers and it has a duty to be ethical.

# Chapter 3
# Methodology of the Study

## 3.1 Methodology of the study:

The study employs quantitative research methods, including secondary data collection through bank reports, financial statements, academic literature, and online resources, to analyze the general banking activities of Rupali Bank PLC, focusing on the operations and customer experiences at the Maldhapatti Branch.

## 3.2 Data Collection

The information necessary for this particular research had been gathered through each main as well as supplementary resources; nevertheless, most of the information had been gathered through supplementary resources.

### 3.2.1 Classification of Data:

Secondary Data:

i. Daily journal (containing my personal actions associated with useful alignment within Rupali Bank PLC),
ii. Annual budget of Rupali Bank PLC
iii. Annual report of the Rupali Bank PLC and Bangladesh bank.
iv. Various documents, files & balance sheet of the Rupali Bank PLC.
v. Several kinds of academic text books.
vi. Various newspapers, journals, books & articles etc
vii. Annual budget of Rupali Bank PLC

## 3.4 Limitation of the Study

Though the report was prepared with the highest level of dedication and sincerity, still it is not free from some drawbacks, like: Though the report was prepared with the highest level of dedication and sincerity, still it is not free from some drawbacks, like:

i. RBL officials practice high activity levels as they execute their responsibilities. So they are constrained to extend sufficient time to make the internee students aware of each aspect every time, even if they are willing to do so.
ii. The main limitation of the study was the lack of information that was necessary for the study.
iii. Rupali Bank however need some data legally and some information related to business secretes so that it can not provide necessary data.
iv. Customers in today's' world are very occupied or in a way they do not want to be asked questions. They prefer not to get interviewed and the biggest challenge of this type of method is writing the report

# Chapter 4

## General banking activities of Rupali bank PLC

Data analysis and interpretations have now emerged as bottlenecks given the digital age and the available data is massive. Thus, a Digital Universe study showed that in 2023 the supply of data would total 4. 6 trillion gigabytes! Considering this amount of data it is evident that the stratocracy within the setting of any competitive enterprise of the contemporary global world will be abilities to analyze large data sets, derive further profitable information and trends, and respond with corresponding changes to newly-emerging market needs all within the blink of an eye.

Interpretation of data involves the use of a variety of process Data and analyzes them and make pertinent conclusion. Data analysis assists in placing and arranging data into particular classes and / or subsets as well as condenses the information to ensure that researchers can accumulate satisfactory answers to significant questions.

It has already been said that data interpretation is of great significance therefore it is crucial to perform this task adequately. Data is very likely to accumulate from multiple sources and has a tendency of entering the analysis process in a disorderly manner. Data analysis in most cases entails moderating unbiased and is often extremely subjective. In other words, what interpretation itself will be and towards which end it will be practiced will depend on each company, most likely within certain data type category. However, depending on the specific nature of the data being processed there are other closely related processes, but the two most general and most frequently used types of data analysis processes are “Quantitative analytical process ”and “Qualitative analytical process”.

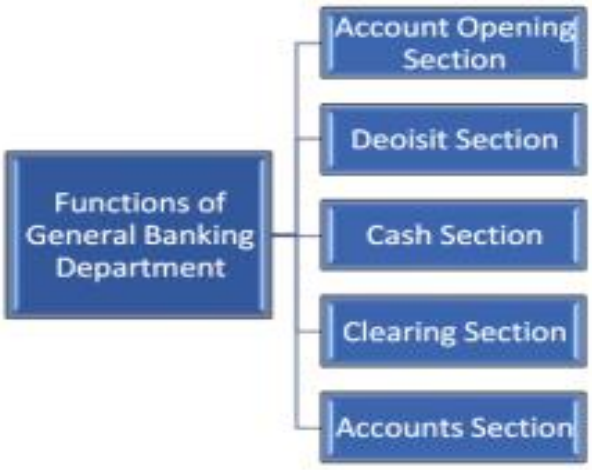


Figure 1: Function of general banking

## 4.1 Account Opening Section

The interaction between the actual banker as well as the customer relates towards the account opening moment initiated by the latter. First, every current account is usually opened with deposit money from the customer and for this reason these current accounts are sometimes called deposit accounts. In general to open a merchant account needed to consider services from this once an individual gets to vitrine. Perhaps this is the reason that in the absence of opening an account with the bank one could perhaps get only few service. Thus, it exists as the banking actually begins with the opening of an account with a bank. It may as well be the first point associated with contact concerning the client and the commerce along with the bank. It is perceived as the seed of banker customer relations. This is one of the most critical activities in any department since opening of company accounts enables the bank to summon money for expenditures. Some of them have been kept here and there, while others are normally used when opening specific account. A consumer can open several types of accounts by means of this such as:

### 4.1.1 Current Account

Current account will be requirement account and will not be any other type detailing that the bank will pay the quantity to the particular account case on demand whenever wanted. It will be the same as run and also active consideration, which could run on several occasions the working day. As far as the freedom to withdraw from the current account is concerned, there is no limitation as to the number and how much can be withdrawn out. What is really meant by current account is quite simply the demand deposit account. Unlike other accounts of Q-S bank, there are no prohibited actions in regard to the withdrawal of money in the account. This can be indeed justified every time funds ought to be gathered as well as money is going to be disbursed from recurrent intervals. The unique characteristics of the current accounts are the following: The unique characteristics of the current accounts are the following:

- Its primary focus would be to provide large customers like businessmen, combined stock businesses, private PLC entities, public PLC entities etc. whom they feel may find it risky to handle cash on their own.
- Indeed, the cost of providing current accounts facilities is actually more to the bank since they agree to honor payments and consolidate the bills, breezes, cheques for so many times in a single day. In the same way, the bank does not offer any kind of interest on current deposit on the other hand some banking institutions fees for the incidental expenses on such account

- As for the initiation of the current account that required the minimum opening of Taka 1000/ Further, for opening any such account, an introductory reference is also mandatory.

4.1.2: Fixed Deposit Receipt (FDR)

There are the deposits that are made with the bank to be held in deposits for a fixed period agreed on prior to the deposit. It is purely a period deposit account, which can be opened on the basis of a suddenlumpsum money the customers possess. These deposits are usually not accompanied with cash reserves and then the bank pays higher interest in these deposits. Rupali bank PLC has its local facilities of remittance portion and also issue FDR. They are also known as the time deposit or time liabilities. They are financial instruments constituted by deposits that can be made at the bank for any particular timeframe that has been determined in advance. The bank has no such requirements as to preserve money towards these types of deposits and therefore the Rupali Bank PLC offers the greater of Profit almost at this sort of deposits Presently, they include – Fixed Deposit Receipt (FDR) interest rate in the Rupali Bank PLC is-

Table: 1. Interest rate provided for different time basis deposit schemes by Rupali Bank PLC

| Types of deposit | Interest Rate |
|---|---|
| 3 months | 7.00% |
| 6 months | 7.25% |
| 12 months | 7.50% |

4.1.3 Savings Account:

This specific deposit is actually largely for the ‘corner store’ saver or the mass citizen. As a result, there is a limitation on withdrawal within 30 days only. A savings account is meant to be used by the lower and middle income group people who want to save of their income to fulfill their long term needs and wants and who want to earn on their own savings. It is to ensure that persons in the society such as non-trading individuals, institutions, culture and night clubs among others deposit a little bit of money within the bank as a way of facilitating cost saving. Time deposit can be well explained in this particular account while need deposit is also well in this account. In the present context of Rupali Bank PLC the interest rate for

Saving Account (SB) has been graded at 5%.

4.1.4 Short Term Deposit Account:

As it is generally known taking money in an STD account is a common practice for different huge organizations, agencies, and authority Divisions retain money in an STD account. Recall will build discouraged and also requires previous medical care. The particular deposit has to be preserved for at least one week, or a month, in an effort to get into more or less profit. The overall income with regards to supplies for an STD would be lower than compared to the savings deposit, which will be shown in the following equation: That also consists of a period deposit account. The specific formalities relating to getting down to this approach are designed for to be able to individuals required for staying currently within concern. The only exception will be on which 7 days the observe will be inquired regarding revulsion of virtually any total and attention will be paid out.

4.1.5 Dishonor of Cheque

- Check in post dated
- Refer to withdraw
- Effects not cleared. May be presented again
- Exceed arrangements
- Full cover not received
- Payment stopped by drawer
- Payee's endorsement irregular/ required
- Payee's endorsement irregular, require banks confirmation
- Drawers signature differs/ required
- Alterations in date/figures/words
- Crossed Cheque must be presented through a bank
- Clearing stamp required/ requires cancellation
- Addition to bank discharge should be authenticated
- Cheque crossed account payee only
- Collecting bank discharge out of date/ mutilated
- Amount in words and figures irregular/required

4.1.6 Interest Rates

Table 2: Interest Rates of Different Deposit Scheme (Source: Website of RBL)

| SL NO | Types of Deposit | Rates |
|---|---|---|
| 1. | Savings Deposit | 5.00% |
| 2. | Short Notice Deposit | 3.50% |
| 3. | Deposit from Foreign remittance | 6.00% |
| 4. | Rupali Bank Deposit pension-scheme 2` | 6.20% |
| 5. | RMSS | 8.,00% |
| 6. | RDS | 8.25% |

4.2 Accounting Opening Procedure

| | |
|---|---|
| Step 1 | ● An existing Current Account holder of the Bank.<br>● Officials of the Bank not below the rank of an assistant officer.<br>● A respectable person of the locality well known to the manager/sub-manager of the branch. |
| Step 2 | ● Receiving filled up application in banks prescribed form mentioning what type of account is described to be opened. |
| Step 3 | ● The form is filled up by the applicant himself/herself<br>● Two Copies of Passport size photographs From individuals are taken, in case of firms photographs of all partners are taken.<br>● Applicants must submit required documents.<br>● Applications must sign a specimen sheet and give a mandate.<br>● Introducer's signature and account number verified by legal officers. |
| Step 4 | ● Authorized officer accepts the application |
| Step 5 | ● Minimum balance is deposited only cash is accepted. |
| Step 6 | ● Account is opened and a cheque book and pay-in-slip book is given |

4.2.1 Documents required for opening an account.

Individual / Joint Account

- Introduction of the account.
- Two photographs of the signatories duly attested by the introducer.
- Photo Identity.
- Joint Declaration Form (For joint A/C only).
- Employees Certificate (in case of service holder)

Partnership Account

- Introduction of the account.
- Original two passport size photographs affixed by the signatories in the introducer and attested by the introducer.
- Partnership Information Including current partners' signed letter confirming the Partnership AGREEMENT and being similar to the Partnership DEED.
- Memorandum of Understanding signed and executed by partners, as certified by the Notary Public.
- Registration (for If any).
- Decision making related to the meeting that is opening an account.
- Updated Trade license

Proprietorship Account

- Introduction of the account.
- Original and copy of the two passport-size photographs of the signatories to be attached herewith and to be countersigned by the introducer.
- Trade License If the business is a company or registered trade name, suitable documentary proof of trade license being renewed annually.
- Rubber stamp.
- TIN Number Certificate.
- Photo Identity

PLC Company

- Introduction of the account.
- Two passport photos of the signatories with the photograph being certified by a person known to the Introducer.
- Trade License to have an authentic copy of Trade License.
- Board of resolution from opening A/C accompanied by certification the Chairman/Managing Director.

- Certificate of Incorporation.
- Certificate of commencement of Business (Where the company is a Public Compan.
- Limited by Shares).
- In certified/photostat/True copy of the Memorandum & Article of Association of the Company, which has been sworn affidavit by the Chairman/Managing Director of the Company.
- Certified copy of the latest form xii (to be certified by registrar to companies joint stock) & in the case of any change of directorship.
- Seal with designation of each person at the bottom of the rubber stamp.
- Certificate of registration, (in case of Insurance company, obtained form the department of Insurance from the People's Republic of BD).

Club / Societies Account

- Introduction of the account.
- Photocopies of their passport size photographs to be endorsed by the introducer 2.
- Board resolution to open the A/C along with the DIR and DIRA duly attested by the President / Secretary of the company.
- This will show a list of the existing managing committee of Barbadian NGOs.
- Disposal of keys and peripherals brought from home8. Registration (if any).
- Rubber Stamp.
- This letter is necessary as a permission if one is writing the account of the event in another organization's account, Bureau of N-G-O

4.2.2 Closing of an account

The closing of the account may occur:

- If the customer is willing, meaning wanting to close the accounts.
- If the Rupali Bank PLC come to know that such an account remains inoperative for any long period.
- It will be important for this organization to consider some factors whenever it obtains garnishee order through court as follows:

  A customer can do so whenever he or she applied for a credit card to the respective department. The customer ought to be requested to write the final check of the amounts standing to his or her credit less the amount of closing plus additional incidental charges or surrender the crossed check which will be dishonored. For the actual account closing cost, etc., the account should be debited, while the check

should be ruined by the authorized officer from the commercial bank. Where a joint account is involved, it should take the actual joint account owner's signature to close the account upon applying for closure. A closing fee is charged for closing the account which is Tk. 100)

4.3 Deposit Section

Deposit is taken to be the core of the bank's functions and operations. So, as we take a look at the banking system and its origin we are aware that the collection of deposits is definitely the core function of the bank.

Accepting Deposit: The deposits which are accepted through Rupali Bank PLC such as other banks might be classified in to: The deposits which are accepted through Rupali Bank PLC such as other banks might be classified in to:

- Time Deposit
- Demand Deposit

Demand Deposit:

Such remains are often withdrawn very often unsanctioned, for example, recent deposits. With regards to the requirement build up, they will start from the beginning at Rupali bank PLC.

Time Deposit

A time deposit is an amount that is deposited and payable at a fixed date or on a date that a certain notice has been given. Rupali Bank PLC has provided time deposit under fixed deposit receipt (FDR) and short term deposit (STD) also.

However when taking in such types of deposits, then a contract is carried out between the bank and the customer. It happens when the actual banker, in the actual name of the customer, holds a business where there is the formation of a contract between the two. This contract is going to be valid one only if both the actual parties are capable of contracting or are willing and sufficiently capable to enter into contracts. Since account opening forms the very base of the required relationship and because the banker is likely to deal with different types of people categorized under various legal sections, the authorities of Rupali bank PLC are highly conscious of the competency of the customers.

4.4 Cash Section

Banking institutions, as a lender, take extra money in the people for deposit and offer the identical chance to pull out through a cheque etc. But one of the most important banking operations, cash/ cash operation is imperative. It will be the primary function of the commercial bank, i. at The specific responsibilities of the commercial bank in relation to this

proposal are listed below. Receiving the actual deposit as well as paying the money on need requires the creation of a solid background regarding the above-discussed ideas and concepts. This particular department works very closely with the customers since it is directly involved in providing service to them; therefore the reliability of the bank is greatly determined by this factor. The functions of the cash division are referred to below: The functions of the cash division are referred to below:

Money Payment

Commitment is made only for cheques where cash payment is concerned. This could be the only function of the banking plan and it becomes known as Payment upon Demand. This makes repayment only towards its imprinted valid Check; this can come in any format or form magicians have unprotected in order towards barter for it.

Cash Invoice

From the above points, it accepts deposits from the depositors in the form of cash. So it was the mobilization unit from the banking program. This only collects cash along its receipts types

Cash Packaging

This is done preferably after the actual banking hour for the application of cash to be packed based on the denomination. Information is measured and loaded in terms of packages or sets and stored with preliminaries.

Allocation associated with Currency

Just before commencing monetary hour any kind of teller prepare requisition of money by using Teller Cash Proof Sheet. The mind teller write the amount of the box denomination sensible in Reserve sheet up to the tail end; all the notes that remained was recorded in the sheet

4.5 Clearing house:

To strongly understand cleaning house it is described as an assembly of the locally working scheduled banking institutions for trade of cheques, breezes, pay orders and other demand instruments drawn on one another and are collected by their respective customers for selection. The house convenes on the appointed hour on all business days under the actual supervision connected with several key bank officials or perhaps its agents as the scenario is and operates within guidelines stipulated thus in accordance with industry standards.

Therefore as talking about Bangladesh country it has broadcasted home sites from Bangladesh bank where there is no single office of Bangladesh Bank Rupali bank acts like an agent for Bangladesh Bank.

There tend to be mainly two kinds of banking techniques Bangladesh, for example: Internal cleaning or when clearing between departments or even intra organizational clearing External cleaning or when clearing between different banking institutions or even interstate clearing

Responsibility of the concerned officer for the Clearing Cheque

- Crossing of the Cheque.
- (Computer) posting from the Cheque.
- Clearing seal & correct endorsement of the Cheque.
- Separation associated with the Cheque through deposit slip.
- Sorting of Cheque first bank wise after which on branch wise.
- Computer print first brunch wise & then bank wise.
- Preparation of first Clearing House computer validation sheet.
- Examine computer validation sheet with the deposit slip to justify the computer posting
- Copy of computer posting in the floppy disk

4.6 Account Section

The Company Accounts Department is known to be or termed as the real or the active nerve Centre for the bank. Banks encounter transactions on daily basis and while executing such transactions they must be recorded correctly along with utmost standard since the banking company deals with the depositor's money. The illumination of any change in correct recording affects open public confidence and if the bank wants to do something then it has to bear a lot. Failure to properly document the transactions will lead to the lack of proper match between the debit side and the credit side. In fact, in order to avoid these accidents, the bank must avail a separate division that will verify the actual discrepancies in passing discount vouchers or erroneous entries or fraud or forgery. This department is known as the Company accounts Department The Management would like to acknowledge the support of the following people who have provided some information in this research: From the above, the bank is required to fill a few internal account statements apart from the statutory account statements that have to be submitted to the central bank. The Accounts Division also

prepares such sorts of statements. A few statements should be made towards the Head Workplace, which can be consolidated at the Head Workplace, depending on the aspirations of the department. These tasks relating to the department can be viewed under two distinct perspectives.

Daily Task:

The regimen daily tasks from the Accounts Division are the following:

- Entering the actual transactions with the concerned books of accounts, especially the cashbook.
- Original entry of actual transactions in its totals and secondary additional ledger.
- Completing the real position of the branch starting with deposit and money on the daily basis.
- Posting the actual daily Declaration of Matters for the branch reflecting all cases of the book, asset and liability from the branch as per the General Journal and Additional Ledger separately.
- To initiate payments for all of the expenses that were incurred at the branch.
- This work process involves the recording of the inter department fund move and providing accounting treatment with regards to this aspect.
- If all tend to be acceptable, then you go to the "Activity Report" to verify if all of the vouchers were passed correctly to ensure compliance, otherwise, you would call the relevant recognized to make the coupon correct.
- Captured from the signings made in the Voucher Sign-up.
- To packing from the right vouchers by referring to the debit voucher in addition to the credit Coupon

## 4.7 Services of Rupali Bank PLC

### 4.7.1 Credit Facility

General Line of credit and Program

- Rupali Bank Ltd. offers credit score facilities in almost all aspects starting from the country's financial activities.
- The main strategies of the 'Rupali Bank Credit program' are being directed towards the financing of industry and business too, business and industry attaining productive objectives.
- Credit score facilities will also be offered in order to international industry and company, export as well as import.

- Credit score Program from the Bank additionally covers improvement of non-urban economic pursuits like agriculture as well as livestock, journal and chicken, fishing as well as hatchery and so on.
- Mortgage is supplied to forced sectors declared through the government in a concessional condition.
- This financing programs like to be executed as per the provisions of the Bangladesh Bank (Central Bank of the Country) having a sound financing policy as well as process of the Bank.
- Financing policy in the Bank ensures the quick processing and approval of loans, and the subsequent disbursement of such loans across all the viable sectors.

4.7.2 Utility service

Rupali Bank Ltd. has some extra services to deliver to customers apart from the banking services that are performed in this company. One of these is collection of several utility bills. In this particular service the bank was added value from the side of the customers by accumulating their different bills like phone bill, Drinking water & Sewerage expenses etc. All costs associated with electricity expenses etc… free from any applicable charges

Collection of Bills

- Telephone bill of Bangladesh Telephone & Telegraph Board (BTTB).
- Water & Sewerage bill of Water and Sewerage Authority (WASA)
- Electricity bill of Power Development Board (PDB).
- Rural Electrification Board (REB) etc.

4.7.3 Remittance Services

A long time ago, cash money transportation was a risky business since cash transportation remains a very risky business today. That is why money could be transferred and taken to another place through a financial channel. This is actually called remittance. Of all of the solutions that the Industrial Banks offer, their remittances connected with funds could be the most cherished facet of their solutions to customers.

- Between banks and non-banks customer
- Between banks in the same country between banks in the different centers.
- Between banks and central bank in the same country
- Between central banks of different customers.

4.7.4 Special Savings Scheme

Savings leads to the building of capital whilst capital is the potential source of business funding within a given country. It leads the nation toward industrialization and industrialization brings wealth capital is a source to bring the nation economically forward. This is why savings itself is actually considered as the major key for improvement. To make much more awareness as well as in motivation of the individuals in saving their money Rupali Bank PLC offers a Special Cost savings Scheme. They schemes are:

- Youth and Farmer Loan
- SME Loan
- Student Loan
- Rupali Monthly Earning Scheme

4.8 Types of Loan and advances

In this system the actual depositor is qualified for a loan to the tune of 80 percent associated with the deposit amount after saving for Two years. If so, Profit pretty much rates for about the loan is going to be the rate allowed according to the prevailing rate in those days. With regard to service cost only Tk/-200 will be collected from the customers.

- As for the reason for rejecting this scheme, I think here it is necessary to consider a number of points. In case the depositor no longer pays 3 three consecutive installments then he shall be deemed out of this scheme and Profit will nearly be applicable as mentioned in withdrawal above earlier.
- In case of death from the depositor the actual scheme may indicate or label the deceased to work. The amount shall be paid to a nominee from the deposit owner, who is deceased. In case where the nominee has failed to present them self the actual accumulating add up will be passed to its successor by the bank of the deceased.

Objectives

- The most common and least complex procedure is to open an account by providing information in a form.
- After the account is opened the Bank will issue the deposit receipt to the customer. This receipt is non-transferable.
- In the case where the deposit was withdrawn ahead of the stipulated period, then the saving rate of profit shall be applied and paid to the depositor. However, no interest shall be charged if the deposit is encashed within a period of six months from the date on which it was made and the gross number of incomes amount paid to the customer

every month shall be recalcuted with reference to the principal amount.

- Under this scheme, one can borrow as much as seventy five percent of the deposited sum. In this case we will charge profit against the loan and the monthly income shall be posted to the loan account till the final payment of the loan amount including the profit.

4.9 Foreign Exchange

In any international business the buyers are important market places and the sellers are from completely different countries. All of whom know not the other and especially about their business' bona fide and the respective credit standings. Some constraints prevailing locally within their respective countries regarding international business might also be unknown to them. Therefore, buyers require guarantees concerning the merchandise just as the seller requires assurance with regards to payment. In that situation, commercial Banks provide these items mutually only by establishing Letters of Credit for transactions lending guarantee to the sellers and goods for establishing financing to the buyers. The following are responsibilities that are undertaken by Commercial banks; Letter of Credit is opened only for the buyer and/or seller, Payment can be made by Commercial banks to a seller with provision that the buyer submits documents following the provisions of the Letter of Credit paying title to produce goods to the buyer.

The most important current-flow of its business activities is worldwide trade in Rupali Bank PLC. We offer services including finance in particular, issue, advice and confirmation regarding documentary credit; selling and buying forward exchange rates; pre-delivery as well as post-shipment finance and purchase and negotiation of foreign trade acceptances; expenses towards discounting of trade; collection of bills; remittances within and outside etc.

Function of Foreign Exchange

- Letter of Credit (L/C) is opened here.
- Foreign Pay Order Prepare statement and report to Head Office and Bangladesh Bank.
- Trading foreign currency
- As the next step of L/C operation, payment and collection of L/C money in favor of a Client involve

# Chapter 5

# Analysis and Interpretation

This internship report takes a quantitative approach to assess Rupali Bank PLC's operations and pinpoint opportunities for improvement. It focuses on the general banking activities of the bank. The principal aim is to get a more profound comprehension of the bank's function in the wider banking landscape of Bangladesh.

The analysis focused on key general banking activities like:

- Account Opening: Analyzing the typical time required for various account kinds and locating any possible process bottlenecks.
- Customer service: Examining how quickly different lines of communication (phone, email, in-person) and customer satisfaction surveys are answered.
- Deposits: Assessing the expansion of the bank's range of deposit products (such as fixed and savings accounts) and how much they add to the total liquidity of the institution.

## 5.1. Recommendations:

The analysis could lead to the following recommendations in the report:

- Streamlining Account Opening: introducing online account opening options or reducing the number of documents needed.
- Investing in employee training, expanding online assistance options, and speeding up response times are ways to improve customer service.
- Optimizing Deposit Products: creating focused marketing efforts for particular clientele groups and providing competitive interest rates.

## 5.2. SWOT ANALYSIS:

SWOT analysis refers to a Strengths, Weaknesses, Opportunities and Threats review that any organization should make with regards to their performance. This analysis is known as SWOT analysis A SWOT analysis is a tool to help you understand your business environment in terms of strengths, weaknesses, opportunities and threats. SWOT analysis as we know it, describes the environment of an organization in two broad ways. They are:

i. Internal Environment Analysis: It has a number of advantages and some limitations as well.
ii. External Environment Analysis: This entails threats and opportunities available in the market. However it entails threats and opportunities in the market.

The acronym for SWOT stands for:

- STRENGTHS
- WEAKNESS
- OPPURTUNITY
- THREAT

STRENGTHS:

- Strong internal and external networks, human resources that have strong technical competencies in order to deliver the services.
- Client loyalty to banks, in which the latter is an emotional attachment in daily business transactions.
- Since the company's system has advanced in every way and through the help of technology, it is easier to get the much needed information without going through the papers and time.
- The Bank is making attempts to incorporate latest and advanced equipment and facilites to start up an online service.
- Low transaction charges and diversified benefit schemes.
- Many attractive deposit scheme.

WEAKNESS:

- Many of working people of the bank got retired so there is a huge problem of manpower in the bank The, bureaucratic official processing becomes a hurdle in smooth internal operations of the company
- Complex credit policy.
- Server poor.
- Dependence on head office.
- Absence of IT application.

OPPORTUNITIES:

- Major Banking point of all bank.
- Introduction of new zones for investment.
- With the opportunities of having an automation technique it will certainly pave way for huge opportunity.

THREATS:

- Having to compete for customers, investors, business partners, and agents with other commercial banks and financial institutions.
- Corrupt practices and inefficient loan recovery systems are some of the major challenges faced by the industry.
- On the issue of Policies: The policies are not implemented in the right way. Time consuming
- Lots of new banks with new services.

# Chapter 6

# Findings and Suggestions

## 6.1 Findings:

i. There is lack of or constraint in Technological support for instance available ATM booths at some places and RTGS analysis staff
ii. There is a limitation of trained personnel
iii. Your new undetectable content:
iv. As for human resources management, training institution and human resource division of Rupali bank are there to look into the activities of human resources.
v. It pays remunerations based on the government salary grades and from our understanding at IBFT
vi. The improper or ineffective use of resources has led to the emergence of too much Bad debt.
vii. Inadequate and or outdated and inaccurate information generated by the management information system from the occasion where we can get swiftly.
viii. These are some weaknesses that are evident due to the lack of recent technological developments to help offer improved service to respective customer.

In the same way, the majority of the consumers are their unhappy with the service they commissioned due to the poor employee attitude. Therefore to enhance the overall consumers fulfillment scale in Rupali Bank the authorities should not only ensure proper training for their human resources but also should make more promotional strategies and, more importantly, the employees should dedicate a worthy amount of attention to their consumers.

## 6.2 Suggestions

i. The bank should introduce the highest use of computers in the branch banking system.
ii. It is requisite that the number of ATM booths is upped. Also a restaurant they need sufficient advertisement and promotional activities to get more involvement towards cards. In the life scope survey I conducted I realized that there are many people who have never heard about RBL
iii. Blood donation programs should be introduced to the community.
iv. Hygiene factors in officer level found dissatisfactory in some areas like pay and

security, bank policies and administration. It should revise its policy according to the situation.

v. The bank has no in-house medical team from which employees can get free medical assistance.

vi. The bank has no transportation system for head office employees where there are some discrete arrangements for several branches. So authorities could pay attention here.

# Chapter 7

# Conclusion, Policy Implication and Future work

## 7.1 Conclusions

As a bank Rupali Bank PLC has to do many things for betterment of the country it has to a lot of jobs. This brings into focus that the Bank can meet the shareholders' expectations with its competitive strengths which can bring up their wealth in future by promoting ethical banking and offering the best prices. It is not possible for them to establish rapport as it has to take the initiation so that it can fulfill the desire of the govt. as well as people. It will develop even more public services and establish operational teams which will deliver satisfactory services to its esteemed clients. It has to be organized properly and several rules of discipline have to be followed in case of all aspects of its functioning. In order to take its place among competitive global markets, Cambodia may have to follow the following measures: The essential export team, import team and remittance team should be established and agreed duties delivered. Training should be more while computerization of the stores, collection of data, studies of the market and quick service delivery are necessities. To do these the following recommendations may be made Depending on the type of crisis, the following recommendations may be made: Though they are purely theoretical proposals, they are not devoid of any worth. Banking is touched by it and the rest of the fields belonging to the economy area too. For this, govt. remains a crucial need and this is more so given the fact that Govt. will expand its hand to execute the recommendations for the betterment of the people of Bangladesh.

## 7.2 Policy Implication

Rupali Bank PLC's policy implications should focus on enhancing digital services, including advanced mobile banking and AI integration, to meet evolving customer needs. Strengthening financial inclusion through microfinance and literacy programs, coupled with sustainable banking practices, can promote economic development. Implementing advanced risk management and compliance measures, along with robust cybersecurity, will ensure stability and security. Strategic market expansion and partnerships can drive growth and innovation.

## 7.3 Future work

Rupali Bank should invest in a robust mobile banking app with features like expense tracking and AI-driven financial advice. Blockchain technology can enhance transparency and efficiency in international transactions, while AI and machine learning can offer personalized services and improve fraud detection. Personalized customer services, 24/7 support via chatbots, and a feedback mechanism can enhance customer experience. Strengthening microfinance, launching financial literacy programs, and partnering with NGOs can promote financial inclusion. Developing green banking products and reporting sustainability efforts will support sustainable practices. Advanced risk management tools, regulatory compliance updates, and strengthened cybersecurity will enhance risk management. Market research and strategic partnerships will drive expansion and diversification.

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